

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
Brian C. Nicholas, Esquire
KML Law Group, P.C.
216 Haddon Avenue, Suite 406
Westmont, NJ 08108
Main Phone: 609-250-0700
dcarlon@kmlawgroup.com
Attorneys for Secured Creditor
Federal Home Loan Mortgage Corporation, as Trustee
for the benefit of the Freddie Mac Seasoned Loans
Structured Transaction Trust, Series 2019-2

In Re:

Habeeb-Ullah Abdur-Rahim Muhammad,
Shawn Yalette Muhmmad

Debtors.



Order Filed on August 5, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 15-25223 RG

Adv. No.:

Hearing Date: 7/15/2020 @ 10:00 a.m..

Judge: Rosemary Gambardella

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: August 5, 2020

A handwritten signature in cursive script that reads "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

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Debtors: Habeeb-Ullah Abdur-Rahim Muhammad, Shawn Yalette Muhammad

Case No: 16-25829-JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-2, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 154 Mill Street, Belleville, NJ, 07109, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and David G. Beslow, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of July 14, 2020, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due February 1, 2020 through July 1, 2020 for a total post-petition default of \$13,062.05 (1 @ \$2,086.33, 5 @ \$2,379.73, \$922.93 less suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$13,062.05 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the debtor will file a modified plan within 14 days of the entry of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume August 1, 2020, directly to Secured Creditor's servicer, Select Portfolio Servicing, Inc., P.O. Box 65450 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

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Debtors: Habeeb-Ullah Abdur-Rahim Muhammad, Shawn Yalette Muhammad

Case No: 16-25829-JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Habeeb-Ullah Abdur-Rahim Muhammad
Shawn Yalette Muhammad
DebtorsCase No. 15-25223-RG
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Aug 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Aug 08, 2020.db/jdb +Habeeb-Ullah Abdur-Rahim Muhammad, Shawn Yalette Muhammad, 154 Mill Street,
Belleville, NJ 07109-2415Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 08, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on August 6, 2020 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor Select Portfolio Servicing, Inc. bkecf@milsteadlaw.com,
alubin@milsteadlaw.com

Andrew M. Lubin on behalf of Creditor Federal Home Loan Mortgage Corporation, as Trustee Et
Al... bkecf@milsteadlaw.com, alubin@milsteadlaw.com

Brian C. Nicholas on behalf of Creditor Federal Home Loan Mortgage Corporation, as Trustee Et
Al... bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com

Clifford B. Frish on behalf of Joint Debtor Shawn Yalette Muhammad yrodriguez@goldmanlaw.org,
cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.
bestcase.com

Clifford B. Frish on behalf of Debtor Habeeb-Ullah Abdur-Rahim Muhammad
yrodriguez@goldmanlaw.org,
cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.
bestcase.com

David G. Beslow on behalf of Joint Debtor Shawn Yalette Muhammad yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com

David G. Beslow on behalf of Debtor Habeeb-Ullah Abdur-Rahim Muhammad yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com

Denise E. Carlon on behalf of Creditor Federal Home Loan Mortgage Corporation, as Trustee Et
Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC cmecf@sternlaw.com

Kevin Gordon McDonald on behalf of Creditor Federal Home Loan Mortgage Corporation, as
Trustee Et Al... kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Marie-Ann Greenberg magecf@magtrustee.com

Mark Goldman on behalf of Debtor Habeeb-Ullah Abdur-Rahim Muhammad yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com

Mark Goldman on behalf of Joint Debtor Shawn Yalette Muhammad yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com

Melissa N. Licker on behalf of Creditor Nationstar Mortgage LLC NJ_ECF_Notices@mccalla.com,
mccallaecf@ecf.courtdrive.com

Phillip Andrew Raymond on behalf of Creditor Nationstar Mortgage LLC
phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

TOTAL: 15